



## Ventrac Finance Programs

February 1, 2026 - April 30, 2026

Innovative financing solutions by Western Equipment Finance provide customers with competitive financing options plus the ability to earn Business Credit History. We are a bank-owned, direct lender with a team of experienced outdoor power financing professionals. We underwrite, fund, and service in-house.

### Ventrac Finance Program Options:

Finance Amount	Advance Payment	Program	Rate / Description	Payment Factor
\$5,000+	1	VT-0-36	0% for 36 Months	0.027780
		VT-0-48	0% for 48 Months	0.020834
		VT-0-60	0% for 60 Months	0.016667

Calculate the monthly payment by multiplying the amount financed by the payment factor.

For example: \$10,000 on a 60-month term at 0.00% is  $\$10,000 \times 0.016667 = \$166.67$  monthly payment.



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## TERMS & CONDITIONS

- Commercial Customers Only. All terms offered on approved credit (OAC)
- Minimum amount financed \$5,000
- Application only up to \$250,000 - additional information required for larger requests
- First payment and documentation fee due at signing
- \$199 documentation fee (\$299 in PA). Additional \$50 for titled equipment
- Financing provided by Western Equipment Finance, a division of Western State Bank, Member FDIC



## Customers Earn Business Credit History with Commercial Lending

As a commercial lender, Western Equipment Finance only reports credit/payment history to **Commercial Credit Agencies**. We do not report the financing agreement on the personal credit bureau of the owner(s) with satisfactory payments.

Western  
Equipment Finance



### Start your application today!

- Apply Online: [Click Here](#)
- Email: [applications@westernequipmentfinance.com](mailto:applications@westernequipmentfinance.com)
- Fax: **800-215-6799**